



3625 ✓  
ERJ

N 09/613,615

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Neofytides et al. VIA FACSIMILE  
Serial No.: 09/613,615 Group Art Unit: 3625  
Filed: July 11, 2000 Docket No.: 10722-32691  
Title: **METHOD FOR ENABLING TRANSFER OF FUNDS THROUGH A COMPUTER  
NETWORK (AS AMENDED)**

CERTIFICATE UNDER 37 CFR 1.10

VIA FACSIMILE

Date of Deposit: June 13, 2005

I hereby certify that this paper is being transmitted via facsimile to 703-872-9306 addressed to Commissioner for Patents,  
P.O. Box 1450, Alexandria, VA 22313-1450.

By:

Name: John R. Harris

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Customer No. 24728**

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. § 1.97(b))

Dear Sir:

In accordance with the provisions of 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant(s) hereby submit the information listed on the accompanying forms PTO/SB/08A, PTO/SB/08B for consideration by the Examiner in connection with the examination of the above-identified patent application. Copies of the documents listed in the accompanying forms are enclosed herewith, if applicable. Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached forms PTO/SB/08A and PTO/SB/08B, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

SUBMISSION

In accordance with the provisions of 37 C.F.R. § 1.97, this statement is being submitted as indicated below:

06/17/2005 WASFAW1 00000021 09613615

01 FC:1806

180.00 OP

#1253288

☐ (1) Pursuant to 37 C.F.R. § 1.97(b), (i) within three (3) months of the filing date of a national application other than a continued prosecution application under 37 C.F.R. § 1.53 (d), or (ii) within three (3) months of the date of entry of the national stage as set forth in 37 C.F.R. § 1.491 in an international application, or (iii) before the mailing of the first Office Action on the merits, or (iv) before the mailing of a first Office Action after the filing of a request for continued examination under 37 C.F.R. § 1.114; or

☒ (2) Pursuant to 37 C.F.R. § 1.97(c), after the period defined in (1) but before the mailing date of a final action under 37 C.F.R. § 1.113, a notice of allowance under 37 C.F.R. § 1.311 or an action that otherwise closes prosecution in the application, and

☐ the requisite Statement is below, or

☒ the requisite fee under 37 C.F.R. § 1.17(p), namely \$180, is submitted herewith in connection with Supplemental IDS filed concurrently on this day.

☐ the requisite fee under 37 C.F.R. § 1.17(p), namely \$180, is submitted in connection with an electronic IDS filed concurrently on this day.

☐ (3) Pursuant to 37 C.F.R. § 1.97(d), after the period defined in (2) but before payment of the issue fee, and

☐ the requisite Statement is below, and

☐ the requisite fee under 37 C.F.R. § 1.17(p), namely \$180 is submitted herewith.

☐ the requisite fee under 37 C.F.R. § 1.17(p), namely \$180, is submitted in connection with an electronic IDS filed concurrently on this day.

It is respectfully requested that each of the documents listed on accompanying forms PTO/SB/08A, PTO/SB/08B and other information contained herein be considered by the Examiner and made of record in this application.

**STATEMENT**

As required under 37 C.F.R. § 1.97(e), Applicant(s), through the undersigned, hereby state either that:

- ☐ (1) Each item of information contained in the Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the Information Disclosure Statement; or,
- ☐ (2) No item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing this Statement after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

**OTHER BASES FOR THIS FILING**

☐ The above identified materials are submitted in this Continued Prosecution Application (CPA) under 37 C.F.R. § 1.53(d) before the mailing of the first Office Action, and it is therefore believed that no fee for submission and consideration of this information is required pursuant to 37 C.F.R. § 1.97(b)(3).

☐ A Request for Continued Examination (RCE) under 37 C.F.R. § 1.114 in conjunction with this application:

- (i) ☐ was filed on \_\_\_\_\_; or
- (ii) ☐ is filed concurrently herewith.

☐ The above identified materials are submitted in this application before the mailing of a first Office Action after the RCE filing, and it is therefore believed that no fee for submission and consideration of this information is required pursuant to 37 C.F.R. § 1.97(b)(4).


S/N 09/613,615

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rule of Practice in patent cases, or otherwise.

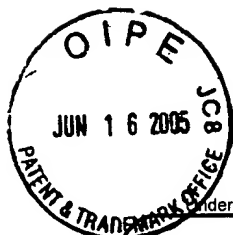
Respectfully submitted,

MORRIS, MANNING & MARTIN, LLP

June 13, 2005

  
\_\_\_\_\_  
John R. Harris  
Reg. No. 30,388  
Attorney for Applicant on the Record

MORRIS, MANNING & MARTIN, LLP  
1600 Atlanta Financial Center  
3343 Peachtree Road, N.E.  
Atlanta, Georgia 30326-1044  
Phone: 404-233-7000  
Direct: 404-504-7674  
Customer No. 24728



PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 4

**Complete if Known**

Application Number	09/613,615
Filing Date	July 11, 2000
First Named Inventor	Cheryl Neofytides
Art Unit	3625
Examiner Name	Sarah R. Gedrich
Attorney Docket Number	10722-32691

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	53	US- 5,664,110	09/02/1997	Green, et al.	
	54	US- 5,897,622	04/27/1999	Blinn, et al.	
	55	US- 6,324,525	11/27/2001	Kramer, et al.	
	56	US- 2001/0032183		Landry, et al.	
	57	US- 6,405,181	06/11/2002	Lent, et al.	
	58	US- 6,173,272	01/09/2001	Thomas, et al.	
	59	US- 6,339,766	01/15/2002	Gephart	
	60	US- 5,936,221	08/10/1999	Corder, et al.	
	61	US- 5,963,647	10/05/1999	Downing, et al.	
	62	US- 5,966,698	10/12/1999	Pollin	
	63	US- 5,825,003	10/20/1998	Jennings, et al.	
	65	US- 6,356,878	03/12/2002	Walker, et al.	
	103	US- 6,351,739	02/26/2002	Egendorf	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> *Number <sup>4</sup> *Kind Code <sup>5</sup> (if known)				

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	09/613,615
Filing Date	July 11, 2000
First Named Inventor	Cheryl Neofytides
Art Unit	3625
Examiner Name	Matthew S. Gart
Attorney Docket Number	10722-32691

Sheet 2 of 4

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	64	AUTHOR UNKNOWN: "About Western Union", www.westernunion.com, 06/10/2003, 9 pages, found on "www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003.	
	79	INA STEINER: "PayPal Online Payment Service – Another Way to Pay for Auction Items", www.auctionbytes.com, Feb. 20, 2000, 4 pages, No. 8, ISSN-1528-6703, found on www.auctionbytes.com internet website and printed on Sep. 23, 2003	
	80	INA STEINER: "BidPay.com Offers Click and Pay Service for Buyers", www.auctionbytes.com, Jan. 23, 2000, 4 pages, No. 8, ISSN-1528-6703, found on www.auctionbytes.com internet website and printed on Sep. 23, 2003	
	81	INA STEINER: "Follow-up to BidPay Article", www.auctionbytes.com, Feb. 07, 2000, 4 pages, No. 8, ISSN-1528-6703, found on www.auctionbytes.com internet website and printed on Sep. 23, 2003	
	82	STEVEN BARAS: "Staff Letters and Memoranda", State of New York Banking Department, July 18, 2000, 2 pages, found on www.banking.state.ny.us/lo000718.htm internet website and printed on Sep. 23, 2003.	
	83	ALMAR LATOUR: "PayPal Electronic Plan May Be On the Money in Years to Come", The Wall Street Journal Interactive Edition, Nov. 15, 1999, found on www.paypal.com/html/wsj.html internet website and printed on Sep. 23, 2003.	
	84	HAL PLOTKIN: "Beam Me up Some Money", Silicon Valley Insider, Sep. 8, 1999, 3 pages, found on www.halplotkin.com/cnbcs029.htm internet website and printed on Sep. 23, 2003.	
	85	KAREN EPPER HOFFMAN: "PayPal Still Running Free, But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank.", Bank Technology News, date of publication unknown, from the content cited, it should be after March, 2001, 3 pages, found on www.banktechnews.com/btn/articles/btnoct01-13.shtml internet website and printed on Sep. 23, 2003.	
	86	AUTHOR UNKNOWN: "PayPal.com Case Study", date of publication unknown, latest article quoted was published on May 9, 2000, 7 pages, found on http://fox.rolls.edu/~slackman/paypal.htm internet website and printed on Sep. 23/2003.	
	87	AUTHOR UNKNOWN (indicated as Confinity, Inc): " PayPal for the Palm", 2 pages, date of publication unknown, found on www.handheldnews.com/file.asp?ObjectID=5401 internet website and printed on Oct. 10, 2003.	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	09/613,615		
		Filing Date	July 11, 2000		
		First Named Inventor	Cheryl Neofytides		
		Art Unit	3625		
		Examiner Name	Matthew S. Gart		
Sheet	3	of	4	Attorney Docket Number	10722-32691

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	88	AUTHOR UNKNOWN: "PayPal News", 2 pages, date of publication unknown, found on www.andrys.com/paypal.html internet website and printed on Sept. 23, 2003.	
	89	AUTHOR UNKNOWN: "Online Payment Services", 3 pages, date of publication unknown, from the Copyright 1999-2003, it was believed to be sometime in 2003, found on www.auctionbytes.com/cab/pages/payment internet website and printed Sept. 30, 2003.	
	90	INA STEINER: "Accepting Credit Cards When You Sell Items: ProPay and BillPoint Payment Services", June 18, 2000, 4 pages, found on www.auctionbytes.com/cab/abu/y200/m06/abu0016/s04 internet website and printed on Sept. 30, 2000.	
	91	AUTHOR UNKNOWN: "WHOIS search rResults - WHOIS Record for bidpay.com," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.networksolutions.com internet website and printed on Oct. 14, 2003.	
	92	AUTHOR UNKNOWN: "First Data Acquires PaySys International," 2 pages, April 30, 2001, found on www.paysys.com/news/press2001/paysys043001.pdf internet website and printed on Oct. 14, 2003.	
	93	AUTHOR UNKNOWN: "PaySys sign up four Asian Distributors," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.bizjournals.com internet website and printed on Oct. 14, 2003.	
	94	AUTHOR UNKNOWN: "VisionPLUS Consumer Payment Solution Overview," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.paysys.com internet website and printed on Oct. 14, 2003.	
	95	AUTHOR UNKNOWN: "Payment and Services from PaySys," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.paysys.com internet website and printed on Oct. 14, 2003., 3 pages, found on www.banktechnews.com/btn/articles/btnoct01-13.shtml internet website and printed on Sep. 23, 2003.	
	96	AUTHOR UNKNOWN: "PaySys - Company Overview," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.paysys.com internet website and printed on Oct. 14, 2003.	
	97	AUTHOR UNKNOWN: "BidPay: Buyer FAQs - Sending Payments and Using the Money Order Service" 7 pages, date of publication unknown but believed to be after the filing of the present application, found on www.bidpay.com internet website and printed on Oct. 14, 2003.	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	09/613,615
Filing Date	July 11, 2000
First Named Inventor	Cheryl Neofytides
Art Unit	3625
Examiner Name	Matthew S. Gart
Attorney Docket Number	10722-32691

Sheet 4 of 4

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	98	AUTHOR UNKNOWN: "BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service" 7 pages, date of publication unknown but believed to be after the filing of the present application, found on www.bidpay.com internet website and printed on Oct. 14, 2003.	
	99	AUTHOR UNKNOWN: "A million credit card transactions in five hours" 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.hoise.com internet website and printed on Oct. 14, 2003.	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.